

**Information to identify the case:**

Debtor 1	<b>Aaron S Delancey</b>		Social Security number or ITIN <b>xxx-xx-9194</b>
	First Name	Middle Name	Last Name
Debtor 2 (Spouse, if filing)	<b>Jessica J Delancey</b>		EIN <b>-----</b>
	First Name	Middle Name	Last Name
United States Bankruptcy Court	<b>WESTERN DISTRICT OF PENNSYLVANIA</b>		
Case number:	<b>20-70004-JAD</b>		

Date case filed for chapter **13 1/7/20**

**Official Form 309I**

**Notice of Chapter 13 Bankruptcy Case**

**12/17**

**For the debtors listed above, a case has been filed under chapter 13 of the Bankruptcy Code. An order for relief has been entered.**

**This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.**

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors, the debtors' property, and certain codebtors. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

Confirmation of a chapter 13 plan may result in a discharge. Creditors who assert that the debtors are not entitled to a discharge under 11 U.S.C. § 1328(f) must file a motion objecting to discharge in the bankruptcy clerk's office within the deadline specified in this notice. Creditors who want to have their debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office by the same deadline. (See line 13 below for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
<b>1. Debtor's full name</b>	Aaron S Delancey	Jessica J Delancey
<b>2. All other names used in the last 8 years</b>		
<b>3. Address</b>	1007 Rosehill Drive Altoona, PA 16602	1007 Rosehill Drive Altoona, PA 16602
<b>4. Debtor's attorney</b> Name and address	Shawn B. Cohen Cohen Law Offices PO Box 663 Duncansville, PA 16635	Contact phone 814-693-0500  Email: shawn@attyshawncohen.com
<b>5. Bankruptcy trustee</b> Name and address	Ronda J. Winnecour Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219	Contact phone 412-471-5566  Email: cmecf@chapter13trusteewdpa.com
<b>6. Bankruptcy clerk's office</b> Documents in this case may be filed at this address. You may inspect all records filed in this case at this office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> .	U.S. Bankruptcy Court 5414 U.S. Steel Tower 600 Grant Street Pittsburgh, PA 15219	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 412-644-2700  Date: 1/27/20

**For more information, see page 2**

<b>7. Meeting of creditors</b>	<b>February 21, 2020 at 11:00 AM</b>	<b>Location:</b> Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904
Debtors must attend the meeting to be questioned under oath. In a joint case, both spouses must attend. Creditors may attend, but are not required to do so.		
<b>8. Deadlines</b>	<b>Deadline to file a complaint to challenge dischargeability of certain debts:</b> <b>You must file:</b> <ul style="list-style-type: none"><li>• a motion if you assert that the debtors are not entitled to receive a discharge under U.S.C. § 1328(f), or</li><li>• a complaint if you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4).</li></ul> <b>Deadline for all creditors to file a proof of claim (except governmental units):</b> <b>Deadline for governmental units to file a proof of claim:</b>	<b>Filing deadline: 4/21/20</b> <b>Filing deadline: 3/17/20</b> <b>Filing deadline: 7/6/20</b>
<p><b>Deadlines for filing proof of claim:</b>  A proof of claim is a signed statement describing a creditor's claim. A proof of claim form may be obtained at <a href="http://www.uscourts.gov">www.uscourts.gov</a> or any bankruptcy clerk's office.  If you do not file a proof of claim by the deadline, you might not be paid on your claim. To be paid, you must file a proof of claim even if your claim is listed in the schedules that the debtor filed.  Secured creditors retain rights in their collateral regardless of whether they file a proof of claim. Filing a proof of claim submits the creditor to the jurisdiction of the bankruptcy court, with consequences a lawyer can explain. For example, a secured creditor who files a proof of claim may surrender important nonmonetary rights, including the right to a jury trial.</p>		
<b>9. Filing of plan</b>	The debtor has filed a plan. The plan is enclosed. The hearing on confirmation will be held on: <b>2/21/20 at 11:00 AM</b> , Location: <b>Quality Inn and Suites, 455 Theatre Drive, Johnstown, PA 15904</b>	
<b>10. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadline in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>11. Filing a chapter 13 bankruptcy case</b>	Chapter 13 allows an individual with regular income and debts below a specified amount to adjust debts according to a plan. A plan is not effective unless the court confirms it. You may object to confirmation of the plan and appear at the confirmation hearing. A copy of the plan, if not enclosed, will be sent to you later, and if the confirmation hearing is not indicated on this notice, you will be sent notice of the confirmation hearing. The debtor will remain in possession of the property and may continue to operate the business, if any, unless the court orders otherwise.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors, even if the case is converted to chapter 7. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that debtors claimed, you may file an objection by the deadline.	
<b>13. Discharge of debts</b>	Confirmation of a chapter 13 plan may result in a discharge of debts, which may include all or part of a debt. However, unless the court orders otherwise, the debts will not be discharged until all payments under the plan are made. A discharge means that creditors may never try to collect the debt from the debtors personally except as provided in the plan. If you want to have a particular debt excepted from discharge under 11 U.S.C. § 523(a)(2) or (4), you must file a complaint and pay the filing fee in the bankruptcy clerk's office by the deadline. If you believe that the debtors are not entitled to a discharge of any of their debts under 11 U.S.C. § 1328(f), you must file a motion. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 8.	

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 Western District of Pennsylvania

In re:  
 Aaron S Delancey  
 Jessica J Delancey  
 Debtors

Case No. 20-70004-JAD  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0315-7

User: culy  
 Form ID: 309I

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 Total Noticed: 38

Date Rcvd: Jan 27, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 29, 2020.

db/jdb	+Aaron S Delancey, Jessica J Delancey, 1007 Rosehill Drive, Altoona, PA 16602-6705
aty	+James Warmbrodt, KML Law Group, P.C., 701 Market Street, Suite 5000, Philadelphia, PA 19106-1541
tr	+Ronda J. Winnecour, Suite 3250, USX Tower, 600 Grant Street, Pittsburgh, PA 15219-2702
15180635	+AES/Efs Finance, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180636	+AES/PHEAA, Attn: Bankruptcy, Po Box 2461, Harrisburg, PA 17105-2461
15180637	+American Accounts & Advisers, Attn: Bankruptcy, Po Box 250, Cottage Grove, MN 55016-0250
15180641	+Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
15180646	+First National Bank, Attn: Bankruptcy, 4140 East State Street, Hermitage, PA 16148-3401
15180648	+KML LAW GROUP PC, STE 5000 - BNY MELLON INDEPENDENCE CTR, 701 MARKET ST, PHILADELPHIA, PA 19106-1538
15188525	+PHEAA, PO BOX 8147, HARRISBURG PA 17105-8147
15180653	+PHEAA/HCB, Attn: Bankruptcy, 1200 N 7th St, 3rd Floor, Harrisburg, PA 17102-1444
15180655	+Premier Rental Purch, 5248 Olde Towne Road, Williamsburg, VA 23188-1986
15180656	+Quality Asset Recovery, Attn: Bankruptcy, Po Box 239, Gibbsboro, NJ 08026-0239
15180657	#+Receivables Management Partners (RMP), Attn: Bankruptcy Dept, Po Box 349, Greensburg, IN 47240-0349
15180661	+The Bureaus Inc, Attn: Bankruptcy, 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

aty	E-mail/Text: shawn@attyshawncohen.com Jan 28 2020 03:22:33 Shawn B. Cohen, Cohen Law Offices, PO Box 663, Duncansville, PA 16635
smg	E-mail/Text: RVSVCBICNOTICE1@state.pa.us Jan 28 2020 03:23:02 Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+E-mail/Text: ustpregion03.pi.ecf@usdoj.gov Jan 28 2020 03:23:11 Office of the United States Trustee, Liberty Center, 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+EDI: PRA.COM Jan 28 2020 08:08:00 PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15180638	+E-mail/Text: DDREXLER@ARCFCU.ORG Jan 28 2020 03:22:40 Arc Federal Credit Uni, 1919 7th Avenue, Altoona, PA 16602-2237
15180639	+EDI: CAPITALONE.COM Jan 28 2020 08:08:00 Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
15180640	+EDI: CHASE.COM Jan 28 2020 08:08:00 Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850-5298
15180642	+EDI: CKSFINANCIAL.COM Jan 28 2020 08:08:00 Cks Financial, Attn: Bankruptcy, Po Box 2856, Chesapeake, VA 23327-2856
15180643	+E-mail/Text: bankruptcy@firstenergycorp.com Jan 28 2020 03:23:16 Collection Service Center, Inc., Attn: Bankruptcy, 839 5th Ave., New Kensington, PA 15068-6303
15180644	+EDI: CREDPROT.COM Jan 28 2020 08:08:00 Credit Protection Association, Attn: Bankruptcy, Po Box 802068, Dallas, TX 75380-2068
15180645	EDI: DISCOVER.COM Jan 28 2020 08:08:00 Discover Financial, Attn: Bankruptcy Department, Po Box 15316, Wilmington, DE 19850
15182847	EDI: DISCOVER.COM Jan 28 2020 08:08:00 Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15180647	+E-mail/Text: BKRMail0PS@weltman.com Jan 28 2020 03:22:51 JB Robinson/Sterling Jewelers, Attn: Bankruptcy, 375 Ghent Rd, Akron, OH 44333-4601
15180649	+E-mail/Text: bncnotices@becket-lee.com Jan 28 2020 03:22:46 Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15180650	E-mail/Text: camanagement@mtb.com Jan 28 2020 03:22:51 M & T Bank, Attn: Bankruptcy, PO Box 844, Buffalo, NY 14240
15180651	+EDI: AGFINANCE.COM Jan 28 2020 08:08:00 OneMain Financial, Attn: Bankruptcy, Po Box 3251, Evansville, IN 47731-3251
15180654	EDI: PRA.COM Jan 28 2020 08:08:00 Portfolio Recovery, Attn: Bankruptcy, 120 Corporate Blvd, Norfolk, VA 23502
15180652	+E-mail/Text: blegal@phfa.org Jan 28 2020 03:23:13 Pa Housing Finance Agency, 2101 N. Front Street, Harrisburg, PA 17110-1086
15180659	+EDI: RMSC.COM Jan 28 2020 08:08:00 SYNCB/BRMart, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15180658	+EDI: STFM.COM Jan 28 2020 08:08:00 State Farm Financial S, 1 State Farm Plaza, Bloomington, IL 61710-0001
15181058	+EDI: RMSC.COM Jan 28 2020 08:08:00 Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15180660	+EDI: RMSC.COM Jan 28 2020 08:08:00 Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
15180662	+EDI: CAPITALONE.COM Jan 28 2020 08:08:00 World's Foremost Bank, Attn: Bankruptcy, 4800 Nw 1st St, Lincoln, NE 68521-4463

TOTAL: 23

District/off: 0315-7

User: culy  
Form ID: 309I

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\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*  
cr M&T Bank

TOTALS: 1, \* 0, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 29, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 27, 2020 at the address(es) listed below:

James Warmbrodt on behalf of Creditor M&T Bank bkgroup@kmllawgroup.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Ronda J. Winnecour cmeccf@chapter13trusteeewdpa.com  
Shawn B. Cohen on behalf of Debtor Aaron S Delancey shawn@attyshawncohen.com,  
notices@attyshawncohen.com;notices1@attyshawncohen.com;notices2@attyshawncohen.com;centralpabk@gm  
ail.com  
Shawn B. Cohen on behalf of Joint Debtor Jessica J Delancey shawn@attyshawncohen.com,  
notices@attyshawncohen.com;notices1@attyshawncohen.com;notices2@attyshawncohen.com;centralpabk@gm  
ail.com

TOTAL: 5